

EXHIBIT 1



PO Box 970547
Orem, UT 84097
Local: 801.900.DEBT (3328)
Toll-free: 855-978-7184
www.UtahDebtCollector.com

April 26, 2019

Creditor: Astor Brothers & Co.
Payment ID: 1070600000010693

Account Number: 2019-ASTOR-0183
Amount Due: \$19,138.39

Francisco Rodriguez
13279 S Copper Park Dr
Herriman, UT 84096

Dear Mr./Ms. Rodriguez:

We are a private debt collection agency that has been retained by Astor Brothers & Co.. Your account has been referred to us for collection of an unpaid debt. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. **Important Notice: As required by Utah laws, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.**

If you dispute the validity of this debt or any part of it, you must notify us either by writing to Cascade Collections LLC, P.O. Box 970547, Orem, UT 84097, or by calling toll-free 855-978-7184 or locally (801) 900-3328 within thirty (30) days of the date of this letter; otherwise we will consider this debt to be valid and proceed accordingly. If you notify this office in writing within thirty (30) days from receiving this notice that you dispute the validity of the debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and will mail you a copy of such judgment or verification. If you request this office in writing within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Please pay the Amount Due. We would like to collect the Amount Due in an efficient and convenient way. If you are able to pay the Amount Due in full at once please do so. On the other hand, if you are unable to pay the amount in full at once, we are able to set up a payment plan so that the Amount Due is paid gradually over time. Please note that the Amount Due is the balance as of the date listed above and may or may not include interest, accruing interest, costs, or other fees. Please contact this office to determine how the Amount Due is calculated and to determine the balance.

To make a payment or set up a payment plan (Please reflect your Account Number on all payments):

- Pay with Card or ACH Check: Online at UtahDebtCollector.com/make-a-payment. You will need your Payment ID: 1070600000010693 and SSN to pay Online. You can also call 801-900-DEBT to make a payment over the phone.
- Pay-By-Mail: you can send a check or money order payable to Cascade Collections LLC to P.O. Box 970547, Orem, UT 84097.
- In-Person: you can pay in person at our cashiering location located 2230 N University Pkwy, Unit 7-E, Provo, UT 84604.